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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Richard P. Stankiewicz
Debtor

Case No. 18-15354-ref Chapter 13

### **CERTIFICATE OF NOTICE**

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018. db +Richard P. Stankiewicz, 351 Blair Avenue, Reading, PA 19601-1925 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, tr Reading, PA 19606-2265 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre smg Centre Valley, PA 18034-0520 smg smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 +Tax Claim Bureau, 633 Court Street, Second Floor, +Carrington, PO Box 5001, Westfield, IN 46074-5001 Reading, PA 19601-4300 smg 14180491 +Deutsche Bank National Trust Co, 14183607 c/o Jerome Blank, Esq., 1617 JFK Boulevard, Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103-1823 West Palm Beach, FL 33416-4738 Ocwon, PO Box 24738, 14180494 KML Law Group, P.C., 14181886 +Wells Fargo Bank N.A., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: NO1JTB@juno.com Sep 07 2018 02:12:56 JOSEPH T. BAMBRICK, JR., Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2018 02:13:12 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2018 02:13:24 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 07 2018 02:13:18 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, EDI: RCSFNBMARIN.COM Sep 07 2018 06:03:00 Credit One Bank, Philadelphia, PA 19107-4405 14180492 PO Box 60500, City of Industry, CA 91716-0500 14180493 EDI: MERRICKBANK.COM Sep 07 2018 06:03:00 Merrick Bank, PO Box 660702. Dallas, TX 75266-0702 +EDI: DRIV.COM Sep 07 2018 06:03:00 +EDI: DRIV.COM Sep 07 2018 06:03:00 Fort Worth, TX 76161-0244 Dallas, TX 75266-0633 14180495 Santander, PO Box 660633, Santander Consumer USA Inc., 14191584 P.O. Box 961245, TOTAL: 8 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, aty\* Reading, PA 19606-2265 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, Et.al.

paeb@fedphe.com

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Richard P. Stankiewicz NO1JTB@juno.com

KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank N.A. bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,

ECF\_FRPA@Trustee13.com

TOTAL: 6

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Information to	identify th	e case:	Continuate of		. 490 2 0. 0
Debtor 1	Richard P. Stankiewicz				Social Security number or ITIN xxx-xx-4643
	First Name	Middle Name	Last Name	•	EIN
Debtor 2	First Name	Middle Name	Last Name	•	Social Security number or ITIN
(Spouse, if filing)					EIN
United States Bankruptcy Court		strict of Pennsylvania		Date case filed for chapter 13 8/13/18	
Case number: 1	8-15354-ref				

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Richard P. Stankiewicz	
2.	All other names used in the last 8 years		
3.	Address	351 Blair Avenue Reading, PA 19601	
	Debtede etterness	JOSEPH T. BAMBRICK JR.	Contact phone (610) 372-6400
4.	<b>Debtor's attorney</b> Name and address	Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Email: NO1JTB@juno.com
5.	Bankruptcy trustee	WILLIAM MILLER*R	Contact phone 610–779–1313
	Name and address	Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Email: ecfemail@FredReigleCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 9/6/18

For more information, see page 2

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7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	October 2, 2018 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606				
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.					
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive	Filing deadline: 12/1/18 a discharge				
	<ul> <li>under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 532(a)(2) or (4).</li> </ul>					
	under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of claim (except governmental units):  Filing deadline: 10/22/18					
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/9/19				
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$486.08. The hearing on confirmation will be held on: 11/1/18 at 09:00 AM, Location: Courtroom 1, Third Floor, The Ma PA 19601	·				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.					
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts					
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.qov">www.pacer.qov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13. Discharge of debts	s, which may include all or part of a debt. scharged until all payments under the plan at the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you bjection by the deadline to object to					